tion number (PIN) stored as encrypted PIN data in a host system accessible to said module during said transaction;

wherein said module provides encrypted said PIN data entered from said pinpad unit during said transaction to said host system.

8. The portable point of sale transaction module of claim **1**, further including a printer unit, disposed in said housing;

wherein software storable in said memory and executed by said CPU commands said printer to print data associated with a transaction made with said card.

9. The portable point of sale transaction module of claim **1**, further including a signature capture unit, disposed in said housing, said signature capture unit including a screen upon which a signature is written by a user during said transaction;

wherein software storable in said memory and executed by said CPU captures and signal processes a signature written on said signature capture unit during said transaction; and

wherein said device is able to receive, via a remote host system, digital data representing a valid signature of an owner of said card for purposes of determining genuineness of a captured said signature.

10. The portable point of sale transaction module of claim **9**, wherein said screen included in said virtual pinpad unit is said screen upon which said signature is written by said user during said transaction.

11. The portable point of sale transaction module of claim **1**, further including a fingerprint unit, disposed in said housing, said fingerprint unit including a screen upon which a fingerprint of a user is made during said transaction and including circuitry for generating electronic data representing said fingerprint;

wherein software storable in said memory and executed by said CPU reduces said electronic data to a token personal identification number value representing a portion of said fingerprint; and

wherein said device is able to receive data representing a valid fingerprint token personal identification number value for an owner of said card via a remote host system for purposes of determining ownership of said card.

12. A method of providing a portable point of sale transaction terminal for use with a card storing information, comprising the following steps:

(a) providing a hand-holdable computer device that includes a central processor unit (CPU), memory, and a PCMCIA-complaint card slot connector;

(b) providing a portable point of sale module having a module housing that includes a PCMCIA-compliant connector sized to matingly engage said card slot connector in said computer device, said module including a touch-sensitive screen, attached to said module housing, upon which said computer device can display an image of a virtual pinpad responsive to contact from a user of said terminal during a transaction; and

(c) disposing within said module housing at least one of (i) a magnetic stripe reader able to read data stored on a magnetic stripe on said card, a smartcard reader able to read data stored in memory internal to said card, (iii) a pinpad unit, (iv) a printer unit, (v) a signature capture unit, and (vi) a fingerprint unit; and

(d) providing software storable in said memory that upon execution by said CPU will, at least, process data read from said card during a transaction made with said card, said memory including software executable by said CPU to process pinpad data entered by said user on said virtual pinpad during said transaction.

13. The method of claim **12**, wherein said CPU executes software in said memory enabling said touch-sensitive screen to be further used to capture a signature made by said user during said transaction.

14. A portable point of sale transaction terminal, comprising:

a computer device that includes a central processor unit (CPU), memory, and a PCMCIA-complaint card slot connector;

a magnetic stripe reader able to read data magnetically stored on at least one magnetic stripe on a card used to transact a sale on said terminal;

a module housing in which said magnetic stripe reader is disposed, said module housing including a PCMCIA-compliant connector sized to matingly engage said card slot connector in said computer device;

a touch-sensitive screen, attached to said module housing, upon which said computer device can display an image of a virtual pinpad responsive to contact from a user of said terminal during a transaction; and

software storable in said memory and executed by said CPU to process data read from said card by said magnetic stripe reader during a transaction made with said card and to process pinpad data entered by said user during said transaction upon said image of a virtual pinpad.

15. The portable point of sale transaction terminal of claim **14**, wherein said computer device is selected from a group consisting of (i) a personal digital assistant (PDA), and (ii) a laptop computer.

16. The portable point of sale transaction module of claim **15**, wherein during said transaction said user must correctly input PIN data using said pinpad unit;

wherein said pinpad unit includes software-memory encrypting said PIN data input using said pinpad unit; and

during said transaction encrypted said PIN data is coupled to a remote host system that has stored correct PIN data associated with a true user of said card, said remote host system comparing said encrypted said PIN data with said stored correct PIN data for purposes of rendering said transaction secure.

17. The portable point of sale transaction terminal of claim **14**, wherein said CPU further executes software of capture a signature made on said screen by said user during said transaction.

18. The portable point of sale transaction module of claim **14**, wherein said memory stores encryption keys used to encrypt PIN data entered on said virtual pinpad; and

said module further including a mechanism erasing said encryption keys from said memory if said module housing is tampered with.

19. The portable point of sale transaction terminal of claim **14**, further including a printer unit, housed in said module housing;

wherein software loaded in said memory and executed by said central processor unit commands said printer to print data associated with a transaction made with said card using said point of sale transaction terminal.

20. The portable point of sale transaction module of claim **6**, wherein said pinpad unit automatically erases each encryption key used to encode pinpad-entered PIN data if said module housing is tampered with.

* * * * *